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PTO/SB/21 (08-00)

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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/656,798	
	Filing Date	September 5, 2003	
	First Named Inventor	JONES, Peter	
	Group Art Unit	3624	
	Examiner Name	Not yet assigned	
Total Number of Pages in This Submission	10	Attorney Docket Number	G06.015

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Form PTO-1449 I cited reference, and Acknowledgement Postcard.
<input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> 2 nd Supplemental Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	Remarks	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Kurt M. Maschoff
Signature	
Date	May 11, 2004

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this date:		May 11, 2004
Type or printed name	Edith Martin	
Signature		Date May 11, 2004

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: JONES et al.

Application Serial No.: 10/656,798

Filing Date: September 5, 2003

For: PAYMENT CARD PROCESSING
SYSTEM AND METHODS

)
) Group Art Unit: 3624

) Examiner: Not yet assigned

) **2nd SUPPLEMENTAL INFORMATION**
) **DISCLOSURE STATEMENT**

) Attorney Docket No.: G06.015

) Buckley, Maschoff & Talwalkar LLC
) Five Elm Street
) New Canaan, CT 06840
) (203) 972-0006
)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

2nd SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /W.R./

No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed prior to the mailing of a first office action on the merits. Moreover, the undersigned hereby certifies that each item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, not more than three months prior to the filing of the statement.

Respectfully submitted,



May 11, 2004
Date

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Substitute for form T449A/PTO

**2nd SUPPLEMENTAL
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT***(use as many sheets as necessary)*

Sheet 2 of 2

Complete if Known

Application Number	10/656,798
Filing Date	September 5, 2003
First Named Inventor	JONES, Peter
Group Art Unit	3624
Examiner Name	Not yet assigned
Attorney Docket Number	G06.015

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/W.R./	1	"PCT Notification of Transmittal of the International Search Report or the Declaration", dated 04 May 2004 for PCT/US03/27929, 5pgs.	

Examiner Signature	/William Rankins/	Date Considered	11/01/2008
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.

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